

Information to identify the case:

Debtor 1 **Minnie Guidry**
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2902**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Alabama**Case number: **16-31179****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Minnie Guidry

Done this 23rd day of August, 2016.



William R. Sawyer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Middle District of Alabama

In re:
Minnie Guidry
Debtor

Case No. 16-31179-WRS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1127-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 37

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db +Minnie Guidry, 5191 Main Street, Millbrook, AL 36054-1826
aty +Joshua C. Milam, Shinbaum & Campbell, 566 S. Perry Street, Montgomery, AL 36104-4632
aty +Richard D. Shinbaum, Shinbaum & Campbell, P.O. Box 201, Montgomery, AL 36101-0201
3536017 AT & T, PO BOX 163250, Columbus, OH 43216-3250
3536018 +BAPTIST MEDICAL CENTER SOUTH, PO BOX 244001, Montgomery, AL 36124-4001
3536022 CHECK -N-GO, 281 E SOUTH BLVD, Montgomery, AL 36116
3536024 +CMRE FINANCIAL, 3075 E. IMPERIAL HWY, STE 200, Brea, CA 92821-6753
3536025 COX COMM BATON ROUGE, PO BOX 6610, Newport News, VA 23606-0610
3536021 +Central Finance Control, P.O. Box 66051, Anaheim, CA 92816-6051
3536023 +Check N Go Collections, 100 Commercial Drive, Fairfield, OH 45014-5556
3536027 Direc Management Inc, P.O. Box 16143, Montgomery, AL 36116
3536028 +EQUIANT FNCL, 5401 N PIMA RD, STE 150, Scottsdale, AZ 85250-2630
3536029 +EQUIDATA, PO BOX 6610, Newport News, VA 23606-0610
3536011 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241
3536013 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701
3536031 +HOLCREDITS, 3201 MONTGOMERY HIGHWAY SUITE 14, Dothan, AL 36303-2113
3536033 +LAFAYETTE SURGREY CENTER, 1101 S. COLLEGE ROAD, Lafayette, LA 70503-3081
3536034 MIRAMED REVENUE GROUP, PO BOX 673879, Detroit, MI 48267-0001
3536035 +NATIONWD REC, 5655 Peachtree Parkway, Norcross, GA 30092-2812
3536036 +PINHOOK SOUTH, 200 MERCHANTS BLVD, Lafayette, LA 70508-3986
3536037 +RECEIVE RECOVERY, 110 VETERANS BOULEVARD, Metairie, LA 70005-3027
3536039 +RICHARD DEAN, ESQ., P.O. BOX 1028, MONTGOMERY, AL 36101-1028
3536040 +SHERIDAN ANESTHESIA, 4600 Ambassador Caffery Pkwy, Lafayette, LA 70508-6902
3536012 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000
3536042 +WELLS FARGO BANK, c/o CSC LAWYERS INC SRV, 150 S PERRY ST, Montgomery, AL 36104-4227
3536044 +WOMEN'S AND CHILDREN'S HOSPITAL, THE CREDIT BUREAU INC., 19 PRINCE STREET,
Rochester, NY 14607-1405

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCBWILKINS.COM Aug 24 2016 20:53:00 Carly B Wilkins, Carly B. Wilkins, P.C,
560 South McDonough Street, Suite A, Montgomery, AL 36104-4605
3536014 EDI: AFNIRECOVERY.COM Aug 24 2016 20:53:00 AFNI, P O Box 3517,
Bloomington, IL 61702-3517
3536016 +EDI: AMSHER.COM Aug 24 2016 20:53:00 AMSHER COLLECTIONS, 600 BEACON PKWY W STE 300,
Birmingham, AL 35209-3114
3536015 +EDI: GMACFS.COM Aug 24 2016 20:53:00 Ally Bank, P O Box 380901,
Bloomington, MN 55438-0901
3536020 +E-mail/Text: opsga_usbankruptcy@cashnetusa.com Aug 24 2016 21:05:38 CASH NET USA,
200 WEST JACKSON SUITE 1400, Chicago, IL 60606-6929
3536026 +EDI: NAVIENTFKASMDOE.COM Aug 24 2016 20:53:00 DEPT ED/ SALLIE MAE, PO BOX 9635,
Wilkes Barre, PA 18773-9635
3536032 EDI: IIC9.COM Aug 24 2016 20:53:00 IC SYSTEMS COLLECTIONS, PO BOX 64378,
Saint Paul, MN 55164-0378
3536038 +E-mail/Text: bknotify@acsi.net Aug 24 2016 21:06:11 RENTDEBT,
2285 MURFREESBORO RD, ST 200, Nashville, TN 37217-3348
3536019 EDI: TENET.COM Aug 24 2016 20:53:00 BROOKWOOD MEDICAL CENTER, PO BOX 740793,
Atlanta, GA 30374-0793
3536041 +EDI: WFFC.COM Aug 24 2016 20:53:00 WELLS FARGO BANK, 330 MADISON AVE,
Montgomery, AL 36104-3628
3536043 +EDI: WESTASSET.COM Aug 24 2016 20:53:00 WEST ASSET MANAGEMENT, PO BOX 723477,
Atlanta, GA 31139-0477

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3536030 ##+EZ KREDIT AUTO SALES, 4 VANDIVER BLVD EAST, Montgomery, AL 36110-1823

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2016 at the address(es) listed below:

Bankruptcy Administrator ba@almb.uscourts.gov
Carly B Wilkins cwilkins@cbwlegal.com, kesco@cbwlegal.com; cwilkins@ecf.epiqsystems.com
Joshua C. Milam on behalf of Debtor Minnie Guidry jmilam@smclegal.com, smclegalecf@gmail.com
Richard D. Shinbaum on behalf of Debtor Minnie Guidry rshinbaum@smclegal.com,
scarter@smclegal.com

TOTAL: 4